

of the 50th anniversary of the Brown decision and in our renewed commitment to our children.

#### A TRIBUTE TO SANDRA DOCTOR

### HON. EDOLPHUS TOWNS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 17, 2004*

Mr. TOWNS. Mr. Speaker, I rise in honor of Sandra Doctor in recognition of her long-standing commitment and work for her immediate community, New York City and the State of New York.

Sandra is a woman of faith, hope and strength. A spiritual person, she is hard-working and cares deeply for her family and her fellow man. She tries to make a difference in the lives of others. She also has a passion for the arts, modern and praise dancing, and music. Sandra loves to read books as well.

Sandra was born and raised in Brooklyn, New York. She is the eldest daughter of Roy Lee and Mildred Miller. She has been a member of St. Paul Community Baptist Church for over 31 years and has served on the young adult usher board and now works with the Jewel Collective Women's Ministry.

Sandra attended Bay Ridge High School in Brooklyn and went on to pursue a Bachelor's of Science degree in Business Management from the State University of New York College at Old Westbury in May 1986. After graduating from college she worked for the New York City Board of Education as a Purchasing Assistant. Two years later, she took a position with the NYC Human Resources Administration, Adult Protective Services, and has been there for the last 16 years. She has held many positions including Field Caseworker, Intake Caseworker, Unit Supervisor, Assistant to the Director, and is currently the Community Outreach Coordinator. Sandra is the liaison between APS and community based organizations, the Office of Health and Mental Health, the NYS Office of Fair Hearings and NYS Office of Mental Retardation and Developmental Disabilities.

She also worked weekends for two years at Clinton Housing Development Corp. as a counselor and front desk security. CHDC is a SRO that provides housing and social services to mentally ill, elderly and previously homeless adults. Currently Sandra attends Hunter College School of Social Work Management Development Program.

Sandra serves on many advisory boards; Manhattan Geriatric Committee, New York County Taskforce on Elder Abuse, Elder Mistreatment Committee, Living Alone Needing Care (LINC), and Mentally Ill Chemically and Alcohol Dependent (MICA).

She has been a member of the Women's Caucus for Congressman Ed Towns since 1998. She is also a member of the Rainbow PUSH Coalition, the Mayor's Taskforce and HRA Crisis and Disaster Team, where she has volunteered for the last five years. Sandra has received awards for the 911 Tragedy and the Citywide Y2K Operation. She has received emergency training through HRA Crisis and Disaster team and the American Red Cross.

Mr. Speaker, Sandra Doctor has dedicated her life to her community and her church through both her professional and personal

life. As such, she is more than worthy of receiving our recognition today and I urge my colleagues to join me in honoring this truly remarkable person.

PASTOR REVEREND MINGO HONORED BY THE CHRIST TEMPLE BAPTIST CHURCH FOR 13 YEARS OF EXTRAORDINARY SERVICE

### HON. ROB PORTMAN

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 17, 2004*

Mr. PORTMAN. Mr. Speaker, I rise today to recognize Pastor Peterson Mingo, a friend and distinguished community leader, who celebrates his 13th Pastoral Anniversary this month with the Christ Temple Baptist Church located in the Evanston neighborhood of Cincinnati, Ohio.

Pastor Mingo was honored on Friday, May 14th for his distinguished service to Christ Temple Baptist Church and for his tireless efforts to improve the lives of young people in the Evanston neighborhood and throughout the entire inner city.

Pastor Mingo has dedicated his life to community service by fostering relationships and building partnerships throughout the city. Pastor Mingo founded the Evanston Youth Association, the Inner City Rites of Passage Program and the Evanston Bulldogs Youth Football team. He still manages to work with the Cincinnati Youth Street Worker Program during the day, and has a full time job at night.

For the past several years, I have had the honor of serving with Pastor Mingo on the board for a Coalition for a Drug-Free Greater Cincinnati. I am continually inspired by his dedication and commitment to providing drug free environments and healthy alternatives for our young people. Pastor Mingo also serves on the recruitment committee for the Life Center, and serves on the board of the Cincinnati Cooperative Church League.

Pastor Mingo is also dedicated to his family. He is the loving father to 11 children—eight sons and three daughters—and is a devoted husband to his wife, Regina.

All of us in Cincinnati thank Pastor Mingo for all he has done to make our community a better, safer place for our children to live and play, and we congratulate him on his Pastoral Anniversary.

#### CREDIT UNIONS, A VITAL AMERICAN INSTITUTION

### HON. BERNARD SANDERS

OF VERMONT

IN THE HOUSE OF REPRESENTATIVES

*Monday, May 17, 2004*

Mr. SANDERS. Mr. Speaker, I want to talk today about an essential element in our national life, America's credit unions. They are one of the most vital, one of the most democratic, institutions in America, and yet time and again credit unions are overlooked and even ignored by the mainstream media. But I know, as tens of millions across the Nation know, that credit unions are healthy, thriving, and essential to the prosperity of the Nation and the well-being of millions of families.

The principle behind credit unions is simple. A group of people join together to pool some of their resources; in turn, those resources are available as low-cost loans to the members of the group. Without the need to make a profit, without heavy advertising costs, without huge bonus packages to corporate executives, credit unions can provide loans at rates lower than other financial institutions. And they also can provide loans to those who might otherwise be turned away from conventional banking institutions.

Credit unions are cooperatively owned by those who deposit money in them, not by 'investors' who want to make a profit from loaning money. They are democratic, owned and run by their members. And anyone who makes a deposit is a member.

Although the concept of coming together to pool resources dates back to ancient times, the modern credit union movement began in the mid-nineteenth century, when economic depression, massive crop failures, and especially harsh winters created horrendous conditions for rural and working people in Europe. The first credit union dates from 1850 in Germany. Quickly, the idea spread across Europe.

In 1901, in Quebec, the Canadian province neighboring my State of Vermont, the first credit union in North America was established by Alphonse Desjardins in a town called Levis. It was called La Caisse Populaire de Levis, and like its European counterparts it made credit available to all sorts of people who could not get loans from banks: small farmers, working families, and renters who had no collateral.

In 1908, inspired by that model, the first credit union in the United States was founded. Parishioners of St. Mary's Church in New Hampshire, Vermont's neighbor to the east, formed the first U.S. credit union, with help from Desjardins. (Today, St. Mary's Bank is still a credit union and still vital, with more than \$450 million in assets.)

In 1909 Edward Filene, a progressive businessman whose department stores are still prominent in the Northeast—one is located in Burlington, Vermont—helped develop and enact the Massachusetts Credit Union Act. Many states followed Massachusetts in passing similar legislation. By 1930 there were 32 states with credit union laws, and there were a total of 1,100 credit unions nationwide.

The depression, of course, made credit more important than ever to hard-pressed working people. In 1934, the Congress passed the Federal Credit Union Act. When President Franklin Roosevelt signed the law in 1934, he said its purpose would be "to make more available to people of small means credit for provident purposes through a national system of cooperative credit."

Credit unions grew and flourished. By 1960 more than 6 million people were members at one or more of over 10,000 federal credit unions.

I was proud to be an original sponsor, and to work side-by-side with credit unions and their members during a long and contentious struggle in 1998. We were successful in that fight, and passed the law that preserved the right of consumers to join credit unions. So, credit union membership remained open to many millions of Americans.

Today, I am pleased to report, credit unions are stronger than ever, and serving more people than ever. There are over 12,000 credit